

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

| NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM | |
|---|--|
| U.S. Bankruptcy Court 402 East State Street Trenton, NJ 08608 Telephone number: 609-858-9333 Honorable Christine M. Gravelle, U.S. Bankruptcy Judge | |
| CASE NUMBER: 19-28306-CMG | DATE FILED:: 9/26/19 |
| In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Richard Dalbo xxx-xx-9759 Dawn Ann Dalbo xxx-xx-0740 | ADDRESS OF DEBTOR(S): 6125 Galleon Way Tampa, FL 33615-3635 5 Rio Ct Toms River, NJ 08757-4132 |
| DEBTOR'S ATTORNEY: MaryBeth Schroeder Law Office of MaryBeth Schroeder 802 Main Street Unit 2A Toms River, NJ 08753 (732) 228-7400 MaryBeth Schroeder Law Office of MaryBeth Schroeder 802 Main Street Unit 2A Toms River, NJ 08753 (732) 228-7400 | TRUSTEE: Bunce Atkinson Bunce D. Atkinson, Chapter 7 Trustee 1011 Highway 71 Suite 200 Spring Lake, NJ 07762 732-449-0525 |

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

12/27/21

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.

Dated: September 28, 2021

FOR THE COURT

In re:
Richard Dalbo
Dawn Ann Dalbo
Debtors

Case No. 19-28306-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 28, 2021

User: admin
Form ID: noa

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | # Richard Dalbo, Dawn Ann Dalbo, 6125 Galleon Way, Tampa, FL 33615-3635 |
| r | #+ Steve LoTiempio, Arista Realty Group, 507 Tapatio Lane, Poinciana, FL 34759-3619 |
| cr | + SunTrust Bank now Truist Bank, C/O Morton & Craig, LLC, 110 Marter Ave. Suite 301, Moorestown, NJ 08057-3124 |
| 518478736 | Amerihome Mtg Co, LLC, 21300 Victory Blvd, Woodland Hills, CA 91367-2525 |
| 518478745 | Diamond Resorts, PO Box 8526, Coral Springs, FL 33075-8526 |
| 518482372 | + Diamond Resorts US Collection, POB 845189, Dallas, TX 75284-5189 |
| 518478747 | Eagle Peak Emergency Phys, PO Box 80150, Philadelphia, PA 19101-1150 |
| 518534167 | First Florida Credit Union, Post Office Box 3637, Tallahassee FL 32315-3637 |
| 518478752 | NPAS, PO Box 99400, Louisville, KY 40269-0400 |
| 518507017 | + Poinciana Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Sep 28 2021 20:39:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Sep 28 2021 20:39:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 518478735 | + EDI: RMCB.COM | Sep 29 2021 00:43:00 | American Medical Collection Agency, 4 Westchester Plz, Elmsford, NY 10523-1615 |
| 518478737 | EDI: TSYS2.COM | Sep 29 2021 00:38:00 | Barclaycard, PO Box 8833, Wilmington, DE 19899-8833 |
| 518478738 | EDI: TSYS2.COM | Sep 29 2021 00:38:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803 |
| 518478741 | EDI: CITICORP.COM | Sep 29 2021 00:38:00 | Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032 |
| 518552937 | + EDI: AIS.COM | Sep 29 2021 00:43:00 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 518478739 | EDI: CAPITALONE.COM | Sep 29 2021 00:38:00 | Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281 |
| 518478740 | EDI: RMSC.COM | Sep 29 2021 00:38:00 | Carecredit, PO Box 960061, Orlando, FL 32896-0061 |
| 518601184 | EDI: CITICORP.COM | Sep 29 2021 00:38:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 518478742 | EDI: WFNNB.COM | Sep 29 2021 00:38:00 | Comenitybank/kay, PO Box 182789, Columbus, OH 43218-2789 |

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|-----------|---|----------------------|---|
| 518478743 | EDI: WFNNB.COM | Sep 29 2021 00:38:00 | Comenitycb/hsn, PO Box 182120, Columbus, OH 43218-2120 |
| 518478744 | EDI: WFNNB.COM | Sep 29 2021 00:38:00 | Comenitycb/overstock, PO Box 182120, Columbus, OH 43218-2120 |
| 518493987 | EDI: DISCOVER.COM | Sep 29 2021 00:38:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 518478746 | EDI: DISCOVER.COM | Sep 29 2021 00:38:00 | Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316 |
| 518478748 | Email/Text: legal@firstflorida.org | Sep 28 2021 20:39:00 | First Florida Credit U, 500 W 1st St, Jacksonville, FL 32202-3939 |
| 518530140 | Email/Text: legal@firstflorida.org | Sep 28 2021 20:39:00 | First Florida Credit Union, Post Office Box 43310, Jacksonville, FL 32203-3310 |
| 518576231 | EDI: JEFFERSONCAP.COM | Sep 29 2021 00:43:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 518478749 | + EDI: RMSC.COM | Sep 29 2021 00:38:00 | Lowes /Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914 |
| 518478750 | Email/Text: specialassets@northpointe.com | Sep 28 2021 20:39:00 | Northpointe Bank, 3333 Deposit Dr NE, Grand Rapids, MI 49546-1467 |
| 518478751 | + Email/PDF: lossmitigation@nwfcu.org | Sep 28 2021 20:45:11 | Northwest Fcu, PO Box 1229, Herndon, VA 20172-1229 |
| 518589749 | Email/Text: Bankruptcy.Notices@pnc.com | Sep 28 2021 20:39:00 | PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101 |
| 518478753 | Email/Text: Bankruptcy.Notices@pnc.com | Sep 28 2021 20:39:00 | Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8003 |
| 518602286 | EDI: PRA.COM | Sep 29 2021 00:38:00 | Portfolio Recovery Associates, LLC, c/o Diamond Resorts, POB 41067, Norfolk VA 23541 |
| 518478754 | Email/PDF: HCABKNotifications@resurgent.com | Sep 28 2021 20:45:11 | Poinciana Medical Center, PO Box 740771, Cincinnati, OH 45274-0771 |
| 518587398 | EDI: Q3G.COM | Sep 29 2021 00:38:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 518587402 | EDI: Q3G.COM | Sep 29 2021 00:38:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 518512051 | + EDI: STF1.COM | Sep 29 2021 00:38:00 | SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001 |
| 518478755 | EDI: STF1.COM | Sep 29 2021 00:38:00 | Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526 |
| 518478757 | EDI: RMSC.COM | Sep 29 2021 00:38:00 | Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 518478760 | EDI: RMSC.COM | Sep 29 2021 00:38:00 | Syncb/Lumber Liquidator, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 518478762 | EDI: RMSC.COM | Sep 29 2021 00:38:00 | Syncb/Sams Club, PO Box 965005, Orlando, FL 32896-5005 |
| 518478756 | EDI: RMSC.COM | Sep 29 2021 00:38:00 | Syncb/ashley Homestore, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 518478758 | EDI: RMSC.COM | Sep 29 2021 00:38:00 | Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007 |
| 518478759 | EDI: RMSC.COM | Sep 29 2021 00:38:00 | Syncb/lowes, PO Box 956005, Orlando, FL 32801 |
| 518478761 | EDI: RMSC.COM | Sep 29 2021 00:38:00 | Syncb/rakutn, PO Box 965024, Orlando, FL 32896-5024 |

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518482147 + EDI: RMSC.COM

Sep 29 2021 00:38:00

Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518585279 + EDI: AIS.COM

Sep 29 2021 00:43:00

Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|------------------|
| 518482373 | | Eugene Ravenal |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2021 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Andrew J. Kelly | on behalf of Trustee Bunce Atkinson akelly@kbtlaw.com wsheridan@kbtlaw.com;saudino@kbtlaw.com;tgraga@kbtlaw.com;pschenke@kbtlaw.com |
| Bunce Atkinson | bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com |
| Denise E. Carlon | on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| John R. Morton, Jr. | on behalf of Creditor SunTrust Bank now Truist Bank ecfmail@mortoncraig.com mortoncraigecf@gmail.com |
| MaryBeth Schroeder | on behalf of Debtor Richard Dalbo marybeth@schroedermb-law.com |
| MaryBeth Schroeder | on behalf of Joint Debtor Dawn Ann Dalbo marybeth@schroedermb-law.com |
| Rebecca Ann Solarz | on behalf of Creditor AmeriHome Mortgage Company LLC rsolarz@kmlawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 8